

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-3. (Canceled)

4. (Currently Amended) A method for facilitating communication among ~~at least one participant~~ participants in an insurance-underwriting process, the method comprising:

providing a web-based system for storing and organizing data related to the insurance-underwriting process, ~~the web-based system adapted to allow collaboration among the at least one participant via the Internet, wherein~~ the web-based system comprising is implemented using a multi-level modular architecture, the multi-level modular architecture comprising a web-based portal, the web-based portal providing access to a plurality of web-based applications, each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to ~~of the plurality of applications comprising a plurality of business modules, each business module of the plurality of modules comprising providing access to a plurality of business logic tools, each business logic tool of the plurality of tools comprising a plurality of views providing access to a plurality of views for displaying data, the plurality of views including a summary view, a list view, and a details view;~~

configuring the web-based system such that each business module of each web-based application provides access to a common set of generic business logic tools;

configuring the web-based system [[so]] such that at least two tool of the plurality of tools have a common view each business logic tool of each business module provides access to a common set of generic views;

sharing, via the web-based system, the data among the ~~at least one participant~~ participants;

wherein the ~~at least one participant comprises~~ participants comprise at least one user, and wherein the web-based system is adapted to restrict ~~the~~ data accessible to the at least one user based on a plurality of attributes of the at least one user.

5. (Currently Amended) The method of claim 4, wherein the ~~at least one participant is~~ participants are selected from ~~the~~ a group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

6. (Currently Amended) The method of claim 4, wherein the at least one user is selected from ~~[[the]]~~ a group consisting of agents and case managers.

7. (Canceled)

8. (Currently Amended) The method of claim 4, wherein the plurality of business modules are adapted to allow the plurality of web-based applications to be scalable.

9. (Currently Amended) The method of claim 4, wherein the plurality of business modules are purchased incrementally.

10. (Currently Amended) The method of claim 4, wherein the plurality of business modules ~~comprises~~ for each web-based application includes:

a user profile module for managing profiles of users of the web-based application;

a general administration module for handling administrative tasks pertaining to the web-based application; and

a business module for accomplishing tasks related to insurance underwriting or management.

11. (Currently Amended) The method of claim 4, wherein the plurality of business logic tools comprises at least one generic tool and at least one entity-specific tool.

12-13. (Canceled)

14. (Currently Amended) The method of claim 4, wherein the multi-layer, modular architecture is adapted to allow development of new web-based applications, business modules, business logic tools, or views.

15. (Previously Presented) The method of claim 4, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance underwriting process;  
the at least one user's identity; and  
a context in which the at least one user seeks access to the data.

16. (Previously Presented) The method of claim 4, wherein sharing the data further comprises encrypting the data using a secure encryption technology.

17. (Currently Amended) The method of claim 4, wherein the web-based ~~system is deployed on a portal~~ is hosted by a third party.

18. (Currently Amended) The method of claim 4, wherein the web-based system is deployed on a framework for the plurality of web-based applications.

19. (Canceled)

20. (Currently Amended) A system for facilitating communication among ~~at least one participant~~ participants in an insurance-underwriting process, the system comprising:

a web-based system for storing and organizing data related to the insurance-underwriting process, ~~the web-based system adapted to allow collaboration among the at least one participant via the Internet;~~

wherein the web-based system ~~comprises~~ is implemented using a multi-level modular architecture, ~~the multi-level modular architecture comprising a web-based portal, the web-based portal providing access to~~ a plurality of web-based applications, each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to ~~of the plurality of applications comprising~~ a plurality of business modules, each

business module of the plurality of modules comprising providing access to a plurality of business logic tools, each business logic tool of the plurality of tools comprising a plurality of views providing access to a plurality of views for displaying data, the plurality of views including a summary view, a list view, and a details view; and

wherein the web-based system is configured such that each business module of each web-based application provides access to a common set of generic business logic tools and each business logic tool of each business module provides access to a common set of generic views,

wherein the ~~at least one participant comprises~~ participants comprise at least one user, and wherein the web-based system is adapted to restrict ~~the~~ data accessible to the at least one user based on a plurality of attributes of the at least one user.

21. (Currently Amended) The system of claim 20, wherein the ~~at least one participant is~~ participants are selected from ~~the~~ a group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

22. (Currently Amended) The system of claim 20, wherein the at least one user is selected from ~~the~~ a group consisting of agents and case managers.

23. (Canceled)

24. (Currently Amended) The system of claim 20, wherein the plurality of business modules are adapted to allow the plurality of web-based applications to be scalable.

25. (Currently Amended) The system of claim 20, wherein the plurality of business modules are purchased incrementally.

26. (Currently Amended) The system of claim 20, wherein the plurality of business modules ~~comprises~~ for each web-based application includes:  
a user profile module for managing profiles of users of the web-based application;

a general administration module for handling administrative tasks pertaining to the web-based application; and

a business module for accomplishing tasks related to insurance underwriting or management.

27. (Currently Amended) The system of claim 20, wherein the plurality of business logic tools comprises at least one generic tool and at least one entity-specific tool.

28-29. (Canceled)

30. (Currently Amended) The system of claim 20, wherein the multi-layer modular architecture is adapted to allow development of new web-based applications, business modules, business logic tools, or views.

31. (Previously Presented) The system of claim 20, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance-underwriting process;

the at least one user's identity; and

a context in which the at least one user seeks access to the data.

32. (Previously Presented) The system of claim 20, wherein the data is encrypted using a secure encryption technology.

33. (Currently Amended) The system of claim 20, wherein the web-based ~~system is deployed on a portal~~ is hosted by a third party.

34. (Currently Amended) The system of claim 20, wherein the web-based system is deployed on a framework for the plurality of web-based applications.

35. (Canceled)